

TRUSTEE'S NOTICE OF DEFAULT AND INTENTION TO SELL
YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR SUCH PURPOSE.

On April 21, 2023, David G. Ushery executed a Deed of Trust in favor of Senior Official with responsibility for single family mortgage insurance programs in the Department of Housing and Urban Development field office with jurisdiction over the property described below, or a designee of that Official., as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FINANCE OF AMERICA REVERSE LLC, ITS SUCCESSORS AND ASSIGNS, which was recorded on May 1, 2023, as Instrument No. 2023R-001601 in the real property records of Conway County, Arkansas and is now held by FINANCE OF AMERICA REVERSE LLC. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Finance of America Reverse, LLC, 3900 Capital City Blvd., Lansing, MI 48906, at Telephone No. 866-654-0020; and

The default for which foreclosure is made is the borrower died and the property is not the principal residence of at least one surviving borrower as required by the terms of the Note and Security Instrument. As a result of the default the indebtedness was accelerated, is now therefore wholly due and the Beneficiary has requested the property be sold to satisfy said indebtedness.

On Monday, October 19, 2026 on or about 09:00 AM, the following described real property will be sold at the front door entrance of the Conway County Courthouse, 117 S. Moose St., Morrilton, AR 72110, to the highest bidder for cash:

THE FOLLOWING LANDS LYING IN CONWAY COUNTY, ARKANSAS:

TRACT "B" BEING A PART OF LOT ONE (1) OF THE JAMES P. WALLER ADDITION TO THE CITY OF MORRILTON, ARKANSAS.

APN: R00603494004

BEING THE SAME PROPERTY CONVEYED TO DAVID G. USHERY BY DEED FROM REYES SALINAS AND MAGDALENE SALINAS, HUSBAND AND WIFE RECORDED 08/06/1998 IN DEED BOOK 196 PAGE 511, IN THE OFFICE OF THE CLERK AND EX-OFFICIO RECORDER OF CONWAY COUNTY, ARKANSAS.

More commonly known as 20 Kay Lynn Drive, Morrilton, AR 72110.

There may be occupants that claim an interest in the real property herein based upon said occupancy.

The undersigned is the Substitute Trustee for the beneficiary and is acting on behalf of and with the consent of the beneficiary who is exercising its power of sale under Ark. Code Ann. Section 18-50-115 which implies a power of sale in every Deed of Trust of real property situated in this State that is duly acknowledged and recorded.

The sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

The sale held pursuant to this Notice may be rescinded at the Substitute Trustee's option at any time. The right is reserved to adjourn the day of the sale to another day, time and place certain without further publication, upon announcement at the time and place for the sale set forth above.

The property is being sold "as is" with no representation as to its condition THE TERMS OF SALE ARE CASH THE DAY OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Grantor, the Grantee, the Beneficiary or the Trustee.

Witness my hand this 27th day of July, 2026.

J.P. Sellers (2009232); Matthew Smith (2006098); Julie Chambers (2023166); Nathan Newberry (2025184)

Substitute Trustee for FINANCE OF AMERICA REVERSE LLC

Mackie Wolf Zientz & Mann, P.C.

Redding Building

1701 Centerview Drive, Suite 207

Little Rock, AR 72211

(501) 218-8111

For additional sale information visit <https://www.arforeclosurenotice.com>

615501f